



Mishawaka Communicator

Working together to build the "Best Hometown in America" by delivering exceptional services, promoting safe and clean neighborhoods, elevating the quality of life, and inspiring pride in our community.

Dave Wood, Mayor

www.mishawaka.in.gov

May 2013

A Letter from Mayor Dave Wood



2013 has been another exciting year for our First-Time Homebuyer Program. The First-Time Homebuyer Program makes the dream of homeownership a reality for Mishawaka residents with low to moderate level incomes who wish to become first-time homebuyers. Through the City of Mishawaka's Department of Community Development, old, blighted structures are demolished and new homes are constructed in their place in targeted neighborhoods. These homes will not only serve as simple, affordable, owner-occupied housing for Mishawaka families but also help revitalize the neighborhood and increase the value of surrounding properties.

I would like to take a moment and explain how the program works. Prospective homeowners will enter the application process where personal financial information will be reviewed to determine potential loan and program eligibility. During the formal application process, all income and credit information is reviewed and verified with supportive documentation. Each applicant must be pre-approved for a conventional mortgage from a lender participating in the City of Mishawaka's First-Time Homebuyer Program before construction on their home will begin. Approved applicants are eligible for down payment assistance in the form of a 15-year forgivable loan. Program funding is granted by the United States Department of Housing and Urban Development (HUD), under the Home Investment Partnerships (HOME) Program. Program income limits and other useful documents can be found at www.mishawaka.in.gov/ftthb.

Homeowners are eligible for and receive a conventional, fixed-rate mortgage from our program-approved lending institutions: 1st Source Bank, Horizon,

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611 E. Third St.



June 21-22, 2013

**Merrifield Park
Crawford Park**

Join the residents of Mishawaka and surrounding areas and celebrate 30 years of enjoying summer in Mishawaka. The weekend celebration highlights people, businesses and organizations unique to Mishawaka. It will be a great way to enjoy time with friends and family!

5K Run/Walk • Car Show • Kids Olympics • Food & Craft Vendors • Entertainment • Pancake Breakfast • Dunk Tank • Fireworks and much more!

Find more info online at mishawaka.in.gov/summerfest



Beware of Bill Collection Scammers!

Mishawaka Utilities reminds its customers to guard against telephone con artists posing as utility bill collectors. Scammers have no problem exploiting the fact that families are worried about paying their bills, but consumers can protect themselves with the right knowledge.

- ♦ Never provide your social security number, credit card number, or banking information over the phone or at your home unless you initiated the contact and feel confident with whom you are speaking.
- ♦ If you receive a call from someone claiming to be from your utility company and are pressured for immediate payment or personal information, hang up and call the customer service number on your utility bill. Never use the phone number provided to you from the caller to verify their credibility.

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GIS Maps Online

The City of Mishawaka's GIS Department creates and maintains maps for use by various city departments. These maps are also available for public use on the web at mishawaka.in.gov/gis/home

A Letter from Mayor Dave Wood (continued)

and Mutual Bank. The lenders will continue to own and service the individual loans that they provide to the applicants. The City also partners with local builders The McColleston Group and Place Builders to build attractive, high quality houses that are designed to blend into the neighborhood. Each energy efficient, 1200 square foot home built through the program includes these amenities: 3 bedrooms, 1-½ or 2 baths, full basement, 1-½ car garage, landscaping, washer, dryer, dishwasher, refrigerator and stove.

"The homes built by our building partners are high-quality construction and have very livable floor plans that provide first-time homebuyers with all of the amenities needed to live comfortably. Furthermore, our Program Coordinator, Marilyn Nelums-Jones, and our partners at 1st Source Bank, Horizon Bank, and Mutual Bank make this process a true pleasure for our clients. We look forward to working with new applicants and ultimately approving the applicants for home ownership", explains City of Mishawaka Redevelopment Director, David Thomas.

Currently there are new First-Time Homebuyer homes nearing completion at 2604 Milburn and 126 West 10th Street. Additional homes are under construction at 426 West 9th Street and 519 West 6th Street and two additional builds at 513 East Broadway and 422 East Grove will begin construction in the near future. Community Development has continued its concentration in the area within W. 6th Street, south to 10th, between Mill Street and Taylor Street. To the north, our target area is bordered by E. Grove Street and Broadway, between Cedar Street and Division. Both of these target areas are within walking distance of our historic downtown area along with many shops and restaurants as well as the Riverwalk and our beautifully maintained parks.



126 West 10th Street

I have seen this program, along with our partnership with Habitat for Humanity, transform Mishawaka neighborhoods. In these homes live hard-working citizens who take pride in their homes. They have a stake in their homes, neighborhoods, community and schools and they are making a positive difference in each. Likewise, neighbors often take more pride and invest in their own homes when they see blighted structures removed and new housing and other City funded improvements in their neighborhoods.

To complete an application for consideration, or if you have questions regarding the program, please contact Marilyn Nelums-Jones at (574) 258-1668, City of Mishawaka Redevelopment Department.

Mayor Dave Wood

Beware of Bill Collection Scammers (continued)



- ♦ Mishawaka Utilities is open Monday thru Friday 8am - 5pm. We are not open on weekends and therefore would not initiate a phone call to collect a payment.
- ♦ Never allow anyone into your home to check electrical wiring, natural gas lines, or appliances unless you have scheduled an appointment or have reported a utility problem. Also, be sure to ask utility employees for proper identification.

After making a verification call, if you find that you were a victim of a scam or were a target; please file a police report with the Mishawaka Police Dept.

Summer Concert Series 2013

Mishawaka Parks is proud to announce the lineup for the 2013 Summer Concert Series. These programs run from June through August and provide a fun, family-friendly atmosphere featuring a variety of artists and styles. The full listing is available at mishawaka.in.gov.

Battell Park Bandshell

Mondays 7:00-8:00pm

June 3	Da Bears
June 10	Michiana Concert Band
June 17	Everyday People
June 24	Valleyaires
July 1	High Life
July 8	Michiana Concert Band
July 15	Ron Wiggins Quartet

Beutter Park

Thursdays 6:30-8:30pm

June 6	Johnny Dawson
June 13	Van Dyke Review
June 20	No Concert
June 27	Soul Funkshun
July 4	Alligator Blackbird (Fireworks afterward)
July 11	Everyday People
July 18	Terry and the Heartbeats